

## National Catastrophe Team

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P.O. Box 672041  
Dallas, Texas 75267  
Phone: (800) 547-8676  
Fax: (877) 292-9527

Insured: GABRIEL LADO  
Property: 1507 BLAKE CT  
FAIRBORN, OH 45324-8561  
Home: 1507 BLAKE CT  
FAIRBORN, OH 45324-8561

Home: [REDACTED]

E-mail: [REDACTED]

Claim Rep.: Carla Brooks  
Company: Allstate Insurance

Business: (800) 547-8676

Estimator: Carla Brooks  
Company: Allstate Insurance

Business: (800) 547-8676

**Claim Number:** 0547461657

**Policy Number:** 000992502366

**Type of Loss:** Hail

Date Contacted: 9/18/2019 3:00 PM  
Date of Loss: 5/27/2019 11:45 PM  
Date Inspected: 8/19/2019 12:30 PM  
Date Est. Completed: 9/20/2019 10:22 PM

Date Received: 5/30/2019 1:35 PM  
Date Entered: 6/2/2019 7:26 PM

Price List: OHDT8X\_MAY19  
Restoration/Service/Remodel  
Estimate: GABRIEL\_LADO

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate, or if there are differences with the estimate provided by your repair person of choice, or if additional damage is found during the repair process, please contact us at (800) 547-8676.

Thank you,  
Carla Brooks



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**Rear Elevation**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
16. R&R House wrap (air/moisture barrier)	180.00 SF	0.32	57.60	0/150 yrs	Avg.	0%	(0.00)	57.60
17. R&R Siding - vinyl	180.00 SF	3.61	649.80	0/50 yrs	Avg.	0%	(0.00)	649.80
18. R&R Window screen, 1 - 9 SF	3.00 EA	39.96	119.88	0/30 yrs	Avg.	0%	(0.00)	119.88
19. Haul debris - per pickup truck load - including dump fees	0.50 EA	106.18	53.09	0/NA	Avg.	NA	(0.00)	53.09
<b>Totals: Rear Elevation</b>			<b>880.37</b>				<b>0.00</b>	<b>880.37</b>

**Right Elevation**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
20. R&R Fascia - metal - 8"	32.00 LF	4.68	149.76	0/50 yrs	Avg.	0%	(0.00)	149.76
<b>Totals: Right Elevation</b>			<b>149.76</b>				<b>0.00</b>	<b>149.76</b>

**Other Structures****Fencing**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
21. R&R Post - wood - 4" x 4" fence grade cedar or equal post for shade support	1.00 EA	66.49	66.49	0/12 yrs	Avg.	0%	(0.00)	66.49
22. Haul debris - per pickup truck load - including dump fees	0.25 EA	106.18	26.55	0/NA	Avg.	NA	(0.00)	26.55
<b>Totals: Fencing</b>			<b>93.04</b>				<b>0.00</b>	<b>93.04</b>
<b>Total: Other Structures</b>			<b>93.04</b>				<b>0.00</b>	<b>93.04</b>
<b>Total: Dwelling Exterior</b>			<b>9,079.48</b>				<b>2,212.34</b>	<b>6,867.14</b>

**Interior**

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**Master Bath****Height: 8'**

304.00 SF Walls	90.00 SF Ceiling
394.00 SF Walls & Ceiling	90.00 SF Floor
10.00 SY Flooring	38.00 LF Floor Perimeter
38.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
23. Floor protection - plastic and tape - 10 mil	90.00 SF	0.25	22.50	0/15 yrs	Avg.	0%	(0.00)	22.50
24. Mask the ceiling perimeter per square foot - plastic and tape - 4 mil	38.00 SF	0.20	7.60	0/15 yrs	Avg.	0%	(0.00)	7.60
25. Drywall tape joint/repair - per LF	4.00 LF	6.98	27.92	0/150 yrs	Avg.	0%	(0.00)	27.92
26. Texture drywall - smooth / skim coat	90.00 SF	1.18	106.20	0/150 yrs	Avg.	0%	(0.00)	106.20
27. Texture drywall - light hand texture	90.00 SF	0.57	51.30	0/150 yrs	Avg.	0%	(0.00)	51.30
28. Seal/prime then paint the ceiling (2 coats)	90.00 SF	0.77	69.30	0/15 yrs	Avg.	0%	(0.00)	69.30
29. Final cleaning - construction - Residential	90.00 SF	0.22	19.80	0/NA	Avg.	0%	(0.00)	19.80
30. Haul debris - per pickup truck load - including dump fees	0.25 EA	106.18	26.55	0/NA	Avg.	NA	(0.00)	26.55
<b>Totals: Master Bath</b>			<b>331.17</b>				<b>0.00</b>	<b>331.17</b>
<b>Total: Interior</b>			<b>331.17</b>				<b>0.00</b>	<b>331.17</b>
<b>Total: Exterior</b>			<b>9,410.65</b>				<b>2,212.34</b>	<b>7,198.31</b>

**Debris Removal**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
31. Haul debris - per pickup truck load - including dump fees included to haul off construction debris	1.00 EA	106.18	106.18	0/NA	Avg.	NA	(0.00)	106.18
<b>Totals: Debris Removal</b>			<b>106.18</b>				<b>0.00</b>	<b>106.18</b>

**Labor Minimums Applied**

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
32. Painting labor minimum*	1.00 EA	103.01	103.01	0/NA	Avg.	0%	(0.00)	103.01
33. Drywall labor minimum*	1.00 EA	208.89	208.89	0/NA	Avg.	0%	(0.00)	208.89
34. Fencing labor minimum*	1.00 EA	91.25	91.25	0/NA	Avg.	0%	(0.00)	91.25
35. Cleaning labor minimum*	1.00 EA	57.08	57.08	0/NA	Avg.	0%	(0.00)	57.08
36. Insulation labor minimum*	1.00 EA	144.61	144.61	0/NA	Avg.	0%	(0.00)	144.61
<b>Totals: Labor Minimums Applied</b>			<b>604.84</b>				<b>0.00</b>	<b>604.84</b>

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**Line Item Totals: GABRIEL\_LADO****10,121.67****2,212.34****7,909.33**

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

**Grand Total Areas:**

304.00 SF Walls	90.00 SF Ceiling	394.00 SF Walls and Ceiling
90.00 SF Floor	10.00 SY Flooring	38.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	38.00 LF Ceil. Perimeter
90.00 Floor Area	103.11 Total Area	304.00 Interior Wall Area
3,347.89 Exterior Wall Area	40.67 Exterior Perimeter of Walls	
1,763.07 Surface Area	17.63 Number of Squares	0.00 Total Perimeter Length
61.59 Total Ridge Length	9.72 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
AA-Dwelling	9,243.63	91.33%	7,157.47	88.94%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	157.74	1.56%	159.95	1.99%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
BC-Building Codes	720.30	7.12%	729.93	9.07%
CC-Unscheduled Personal Property	0.00	0.00%	0.00	0.00%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
DD-Additional Living Expense	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
DB-Debris Removal	0.00	0.00%	0.00	0.00%
FF-Fire Department Service Charge	0.00	0.00%	0.00	0.00%
GT-Guest Travel Extended Protection	0.00	0.00%	0.00	0.00%
LD-Land	0.00	0.00%	0.00	0.00%
ML-Motorized Land Vehicle	0.00	0.00%	0.00	0.00%
VP-Motorized Land Vehicle Parts, Equipment or Accessories	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	10,121.67	100.00%	8,047.35	100.00%

GABRIEL\_LADO

9/20/2019

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**Summary for  
AA-Dwelling  
Summary for All Items**

Line Item Total	9,243.63
Material Sales Tax	187.27
Cln&Carpet Svc Tax	5.19
<b>Replacement Cost Value</b>	<b>\$9,436.09</b>
Less Depreciation	(2,278.62)
<b>Actual Cash Value</b>	<b>\$7,157.47</b>
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$6,157.47</b>
Total Recoverable Depreciation	2,278.62
<b>Net Claim if Depreciation is Recovered</b>	<b>\$8,436.09</b>

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**Summary for  
BB-Other Structures  
Summary for All Items**

Line Item Total	157.74
Material Sales Tax	2.21
<b>Replacement Cost Value</b>	<b>\$159.95</b>
Less Non-recoverable Depreciation	<0.00>
<b>Actual Cash Value</b>	<b>\$159.95</b>
<b>Net Claim</b>	<b>\$159.95</b>

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**Summary for  
 BC-Building Codes  
 Summary for All Items**

Line Item Total	720.30
Material Sales Tax	9.63
<b>Replacement Cost Value</b>	<b>\$729.93</b>
Less Non-recoverable Depreciation	<0.00>
<b>Actual Cash Value</b>	<b>\$729.93</b>
<b>Net Claim</b>	<b>\$729.93</b>

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 Carla Brooks

Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item's condition, which takes into consideration age, life expectancy, usage, type of item, and market factors. As your adjuster has explained, depending on your policy, you may be able to recover your depreciation upon your repair or replacement of the covered damages.

During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.